

Information to identify the case:

Debtor 1	<u>Timothy C. Clark</u>	Social Security number or ITIN	xxx-xx-5593
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24239-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy C. Clark

7/12/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Timothy C. Clark
Debtor

Case No. 19-24239-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 12, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID	Recipient Name and Address
db	+ Timothy C. Clark, 224 Manor View Drive, Manor, PA 15665-9731
15149349	+ Catherine M. Clark, 224 Manor View Drive, Manor, PA 15665-9731
15149352	+ Community Bank N.A., 3152 NYS Route 417, PO Box 628, Olean, NY 14760-0628
15169348	+ Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
15149358	+ PSECU, P.o. Box 1006, Harrisburg, PA 17108-1006
15149360	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 13 2022 08:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 13 2022 08:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Jul 13 2022 08:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15149348	+ EDI: CAPITALONE.COM	Jul 13 2022 08:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15149347	+ EDI: CAPITALONE.COM	Jul 13 2022 08:18:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15168950	EDI: CAPITALONE.COM	Jul 13 2022 08:18:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15149350	+ EDI: CITICORP.COM	Jul 13 2022 08:18:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15149351	+ EDI: CITICORP.COM	Jul 13 2022 08:18:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15180569	+ Email/Text: bankruptcy@greenskycredit.com	Jul 13 2022 04:19:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15225826	Email/PDF: resurgentbknofications@resurgent.com	Jul 13 2022 04:25:24	LVNV Funding LLC, c/o Resurgent Capital

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			Services, PO Box 10587, Greenville, SC 29603-0587
15178964	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 04:25:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15149353	+ EDI: LENDNGCLUB	Jul 13 2022 08:18:00	LendingClub, 595 Market Street, San Francisco, CA 94105-2807
15187978	+ EDI: LENDNGCLUB	Jul 13 2022 08:18:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15225011	+ EDI: AISMIDFIRST	Jul 13 2022 08:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15149354	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 04:19:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15149355	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 04:19:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15175805	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 04:19:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15149356	+ Email/Text: bankruptcynotices@psecu.com	Jul 13 2022 04:19:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15167767	+ Email/Text: bankruptcynotices@psecu.com	Jul 13 2022 04:19:00	PSECU, PO BOX 67013, HARRISBURG PA 17106-7013
15149357	^ MEBN	Jul 13 2022 04:18:45	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
15178474	+ Email/Text: bncmail@w-legal.com	Jul 13 2022 04:19:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15149359	+ Email/Text: bankruptcy@bbandt.com	Jul 13 2022 04:19:00	Suntrust Bank/GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-7803
15180551	+ EDI: RMSC.COM	Jul 13 2022 08:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15151184	+ EDI: RMSC.COM	Jul 13 2022 08:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15149361	+ EDI: RMSC.COM	Jul 13 2022 08:18:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15149362	+ EDI: RMSC.COM	Jul 13 2022 08:18:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15174992	EDI: AIS.COM	Jul 13 2022 08:18:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr	*+	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Julie Frazee Steidl	on behalf of Debtor Timothy C. Clark julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Sheils, III	on behalf of Creditor Community Bank N.A. rsheilsIII@sheilslaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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